

Information to identify the case:

Debtor 1 **Mark Edward Nelson Jr.**

First Name Middle Name Last Name

Debtor 2 **Erin Marie Nelson**

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9126**

EIN ____-____-____

Social Security number or ITIN **xxx-xx-6625**

EIN ____-____-____

United States Bankruptcy Court
WESTERN DISTRICT OF PENNSYLVANIA

Date case filed in chapter **7** **7/16/15**Case number: **15-70509-JAD**Date case reconverted to chapter **7** **9/11/17****Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mark Edward Nelson Jr.	Erin Marie Nelson
2. All other names used in the last 8 years		
3. Address	344 Pine Street Central City, PA 15926	344 Pine Street Central City, PA 15926
4. Debtor's attorney Name and address	Daniel J. Boger Harold Shepley & Associates LLC 209 W. Patriot Street Somerset, PA 15501	Contact phone 814-444-0500
5. Bankruptcy trustee Name and address	James R. Walsh Spence, Custer, Saylor, Wolfe & Rose, LLC 1067 Menoher Boulevard Johnstown, PA 15905	Contact phone 814-536-0735
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 >

6. Bankruptcy clerk's office The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 9/11/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 20, 2017 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2nd Floor Conference Room, 110 Franklin Street, Johnstown, PA 15905
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: </div> <div> Filing deadline: 1/19/18 </div> <div> You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline for all creditors to file a proof of claim (except governmental units): </div> <div> Filing deadline: 2/18/18 </div> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 1/12/16 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object	

Imaged Certificate of Notice Page 4 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Mark Edward Nelson, Jr.
Erin Marie Nelson
DebtorsCase No. 15-70509-JAD
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: amaz
Form ID: 309BPage 1 of 3
Total Noticed: 51

Date Rcvd: Sep 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2017.

db/jdb aty +Mark Edward Nelson, Jr., Erin Marie Nelson, 344 Pine Street, Central City, PA 15926-1348
+Andrew F Gornall, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

aty Leon P. Haller, Purcell, Krug & Haller, 1719 North Front Street, Harrisburg, PA 17102-2392

cr +Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430

cr +Pennsylvania Housing Finance Agency, c/o Leon P. Haller, Esquire, 1719 North Front Street, Harrisburg, PA 17102-2305

14078555 AES/PHEAA, P.O. Box 2461, Harrisburg, PA 17105-2461

14078556 AES/SLSC, P.O. Box 2461, Harrisburg, PA 17105-2461

14106548 +AT&T, 1025 Lenox Park, Atlanta, GA 30319-5309

14090664 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

14078561 Conemaugh Memorial Medical Center, ATTN: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4398

14078562 +Court of Common Pleas of Somerset County, Pennsylvania, Somerset County Courthouse, 111 E. Union Street, Suite 110, Somerset, PA 15501-1462

14106549 +James B. Yelovich, Esq., Yelovich & Flower, 166 E. Union Street, Suite 3, Somerset, PA 15501-1420

14078570 +NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410
(address filed with court: Nationwide Headquarters, One Nationwide Plaza, Columbus, OH 43215-2220)

14192126 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635

14078575 +OneMain Financial Customer Service, NTBS-2320, 6801 Colwell Blvd., Irving, TX 75039-3198

14078576 Pennsylvania Housing Finance Agency, PO Box 13280, Philadelphia, PA 19101-3280

14078582 +Robert Wahl, 773 Bunker Hill Road, Central City, PA 15926-8608

14078585 +Sundance Vacations, 264 Highland Park Blvd., Wilkes Barre, PA 18702-6768

14078587 +U.S. Department of Education, Department of Education Building, 400 Maryland Avenue, SW, Washington, DC 20202-0008

14078589 +Windber Medical Center, 600 Somerset Avenue, Windber, PA 15963-1397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dnlboger@yahoo.com Sep 12 2017 02:31:35 Daniel J. Boger,
Harold Shepley & Associates LLC, 209 W. Patriot Street, Somerset, PA 15501

aty +EDI: QJRWALSH.COM Sep 12 2017 02:28:00 James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose,
P.O. Box 280, Johnstown, PA 15907-0280

tr +EDI: QJRWALSH.COM Sep 12 2017 02:28:00 James R. Walsh,
Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 12 2017 02:31:57 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 12 2017 02:31:59
Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
Pittsburgh, PA 15222-3721

14078557 EDI: CAPITALONE.COM Sep 12 2017 02:28:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285

14078558 EDI: CAPITALONE.COM Sep 12 2017 02:28:00 Capital One Bank USA,
Attn: General Correspondence, P.O. Box 30285, Salt Lake City, UT 84130-0285

14078559 EDI: CAUT.COM Sep 12 2017 02:28:00 Chase, P.O. Box 901076, Fort Worth, TX 76101-2076

14078560 EDI: CAUT.COM Sep 12 2017 02:28:00 Chase Auto Finance, P.O. Box 78067,
Phoenix, AZ 85062-8067

14078563 +EDI: CCS.COM Sep 12 2017 02:28:00 Credit Collection Services, Attn: Bankruptcy,
P.O. Box 773, Needham Heights, MA 02494-0918

14078564 E-mail/Text: kcarter@creditmanagementcompany.com Sep 12 2017 02:32:11
Credit Management Company, 2121 Noblestown Road, P.O. Box 16346,
Pittsburgh, PA 15242-0346

14078565 +E-mail/Text: kcarter@creditmanagementcompany.com Sep 12 2017 02:32:11
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

14078566 EDI: PHINAMERI.COM Sep 12 2017 02:28:00 GM Financial, P.O. Box 183123,
Arlington, TX 76096-3123

14078567 +EDI: PHINAMERI.COM Sep 12 2017 02:28:00 GM Financial, 4001 Embarcadero,
Arlington, TX 76014-4106

14078568 +EDI: HFC.COM Sep 12 2017 02:28:00 HSBC Bank USA, P.O. Box 2013, Buffalo, NY 14240-2013

14188717 EDI: IRS.COM Sep 12 2017 02:28:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346

14078569 +EDI: CAUT.COM Sep 12 2017 02:28:00 JP Morgan Chase Bank, Attn: National Bankruptcy Dept.,
P.O. Box 29505, Phoenix, AZ 85038-9505

14192425 EDI: CAUT.COM Sep 12 2017 02:28:00 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505

District/off: 0315-7

User: amaz
Form ID: 309B

Page 2 of 3
Total Noticed: 51

Date Rcvd: Sep 11, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14078571 E-mail/Text: egssupportservices@egscorp.com Sep 12 2017 02:32:07 NCO Financial Systems Inc.,
507 Prudential Road, Horsham, PA 19044-2308
14078572 +E-mail/Text: egssupportservices@egscorp.com Sep 12 2017 02:32:08
NCO Financial Systems, Inc., Attn: Sharon A. Wander, 507 Prudential Road,
Horsham, PA 19044-2308
14078573 EDI: AGFINANCE.COM Sep 12 2017 02:28:00 OneMain Financial, 120 East Walnut Street,
Lock Haven, PA 17745-3538
14078574 +EDI: AGFINANCE.COM Sep 12 2017 02:28:00 OneMain Financial Customer Care, NTBS-2320,
6801 Colwell Blvd., Irving, TX 75039-3198
14187483 +EDI: AGFINANCE.COM Sep 12 2017 02:28:00 OneMain Financial Group, LLC,
6801 Coldwell Blvd, Mail Stop: NTSB-1310, Irving, TX 75039-3198
14078580 EDI: PRA.COM Sep 12 2017 02:28:00 Portfolio Recovery Associates, 120 Corporate Boulevard,
Suite 100, Norfolk, VA 23502
14078581 EDI: PRA.COM Sep 12 2017 02:28:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
Norfolk, VA 23541
14078578 E-mail/Text: blegal@phfa.org Sep 12 2017 02:32:02 Pennsylvania Housing Finance Agency,
211 North Front Street, Harrisburg, PA 17101-1406
14078577 E-mail/Text: blegal@phfa.org Sep 12 2017 02:32:02 Pennsylvania Housing Finance Agency,
PO Box 15057, Harrisburg, PA 17105-5057
14078583 EDI: SALLIEMAEBANK.COM Sep 12 2017 02:28:00 Sallie Mae, P.O. Box 3319,
Wilmington, DE 19804-4319
14078586 +EDI: ECMC.COM Sep 12 2017 02:28:00 U.S. Department of Education, Attn: Bankruptcy,
P.O. Box 16448, Saint Paul, MN 55116-0448
14078588 +EDI: VERIZONEAST.COM Sep 12 2017 02:28:00 Verizon Pennsylvania, 500 Technology Dr,
Ste 30, Weldon Spring, MO 63304-2225
TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, N.A.
tr* +James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard,
Johnstown, PA 15905-2545
cr* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
14137776* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
14106550* +Robert Wahl, 773 Bunker Hill Road, Central City, PA 15926-8608
14078584* +Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
14078579 ##+Plain Green Loans, Customer Support, PO Box 255, 93 Mack Road, Suite 600,
Box Elder, MT 59521-0255
TOTALS: 1, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 11, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Daniel J. Boger on behalf of Debtor Mark Edward Nelson, Jr. dnlboger@yahoo.com,
dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Daniel J. Boger on behalf of Joint Debtor Erin Marie Nelson dnlboger@yahoo.com,
dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com

District/off: 0315-7

User: amaz
Form ID: 309B

Page 3 of 3
Total Noticed: 51

Date Rcvd: Sep 11, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

James R. Walsh jwalsh@spencecuster.com,
trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;lkinsey@spencecuster.co
m;miskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com
James R. Walsh on behalf of Trustee James R. Walsh jwalsh@spencecuster.com,
trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;lkinsey@spencecuster.co
m;miskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com
Leon P. Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9